Case 16-00847 Doc 1 Filed 01/12/16 Entered 01/12/16 11:32:11 Fill in this information to identify your case: United States Bankruptcy Court for the: JAN 12 0110 Northern District of Illinois Case number (If known): Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself** About Debtor 2 (Spouse Only in a Joint Case): About Debtor 1: 1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or Middle name passport). Bring your picture Last name identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name years Middle name Include your married or maiden names. Last name First name Middle name Last name Last name 3. Only the last 4 digits of xxx - xx - 1075 your Social Security number or federal OR Individual Taxpayer 9 xx - xx -Identification number (ITIN)

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Debtor 1

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1	(IY)		Juitun		Case number (if known)
_	First Name	Middle Name	Last Name		

About Debtor 1: April 1997 April	About Debtor 2 (Spouse Only in a Joint Case):
☐ I have not used any business names or EINs.	☐ I have not used any business names or EINs.
Business name	Business name
Business name	Business name
EIN	EIN
EIN	EIN
	If Debtor 2 lives at a different address:
10237 S La Salle St Number Street	Number Street
Chicago Il Colore State ZIP Code	City State ZIP Cod
County	County
If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
Number Street	Number Street
P.O. Box	P.O. Box
City State ZIP Code	City State ZIP Cod
Check one:	Check one:
Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)

	Business name Business name EIN EIN Chicago Tucous State ZIP Code County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box Check one: Check one: Check one: Check one: I have another reason. Explain.

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Debtor

First Name Middle Name Last Name Case number (if known)

7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	are choosing to file	☐ Cha					•	
	unuer	☐ Cha	pter 11					
		☐ Cha	pter 12					
		Cha	pter 13					
8.	How you will pay the fee	local your subr	court for moself, you ma	ore details abo ny pay with cas payment on yo	out how you n h, cashier's c	nay pay. Typica heck, or mone	heck with the clerk's office in your ally, if you are paying the fee y order. If your attorney is y pay with a credit card or check	
		Ann	ed to pay th	e fee in instal	llments. If yo	u choose this o	option, sign and attach the electric (Official Form 103A).	
		By la less pay	aw, a judge r than 150% o the fee in ins	may, but is not of the official p stallments). If y	required to, voverty line that you choose the	waive your fee, at applies to yo is option, you i	otion only if you are filing for Chapter 7. and may do so only if your income is our family size and you are unable to must fill out the <i>Application to Have the</i> it with your petition.	
9.	Have you filed for bankruptcy within the	□No			me desermina e estambilità per la binday esti la più del desermina esti	in 1/2.1		
		Ti Back	District					
	last 8 years?	Yes.	District		When	MM DD / YYYY	Case number	
		Yes.					Case number	
		Yes.	District		When	MM / DD / YYYY	Case number Case number Case number	
10.			District		When	MM / DD / YYYY	Case number	
10.	Are any bankruptcy cases pending or being	À No	District		When When	MM / DD / YYYY	Case number Case number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	À No	District		When When	MM / DD / YYYY	Case number Case number Relationship to you Case number, if known	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business	À No	District Debtor District		When When When	MM / DD / YYYY	Case number Case number Relationship to you Case number, if known	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	À No	District Debtor District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Relationship to you Case number, if known	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	Å(No ☐ Yes.	District Debtor District Debtor District		When When When	MM / DD / YYYYY MM / DD / YYYYY MM / DD / YYYYY	Case number Case number Relationship to you Case number, if known Relationship to you Case number, if known	

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Debtor 1

Ļ		C. OKCI	Case number (if kno	wn)
h te	st Name Middle Name	Last Name		

Part 3: Report About Any E	Businesses You Own as a Sole Propr	ietor	
12. Are you a sole proprietor of any full- or part-time business?	No. Go to Part 4.		
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or	Name of business, if any Number Street		
LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.	City	State	ZIP Code
	Check the appropriate box to describe the appropriate box to describe the control of the above Check the appropriate box to describe the control of the above	ned in 11 U.S.C. § 101(27A)) defined in 11 U.S.C. § 101(51B) U.S.C. § 101(53A))))
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	If you are filing under Chapter 11, the count can set appropriate deadlines. If you indica most recent balance sheet, statement of op any of these documents do not exist, follow No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I the Bankruptcy Code.	ate that you are a small busines perations, cash-flow statement, v the procedure in 11 U.S.C. §	is debtor, you must attach your and federal income tax return or if 1116(1)(B).

Part 4:

Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Mo □ Yes.	What is the hazard?			
	If immediate attention is	s needed, why is it needed?		
	Where is the property?	Number Street		
		City	State	ZIP Code

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Debtor 1

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P.	O^{\sim}	hon			()	Ka	Hor	`
-				<u> </u>				_
	First Name	Mide	dle Name		Last Name			

Case number	(if known)

Part 5:

Explain Your Effort

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

s to Receiv	re a Briefing About Credit Counselin	g
About Deb	tor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must c	heck one:	You must check one:
counse filed thi	ed a briefing from an approved credit ling agency within the 180 days before I is bankruptcy petition, and I received a ate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
	a copy of the certificate and the payment any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
counse filed thi	ed a briefing from an approved credit ling agency within the 180 days before I is bankruptcy petition, but I do not have a ate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
	4 days after you file this bankruptcy petition ST file a copy of the certificate and payment any.	
service unable days af circums	that I asked for credit counseling s from an approved agency, but was to obtain those services during the 7 ter I made my request, and exigent stances merit a 30-day temporary waiver equirement.	☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
requiren what eff you wer bankrup	or a 30-day temporary waiver of the nent, attach a separate sheet explaining orts you made to obtain the briefing, why e unable to obtain it before you filed for toy, and what exigent circumstances I you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
dissatisf briefing	se may be dismissed if the court is fied with your reasons for not receiving a before you filed for bankruptcy.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.
still rece You mus agency, develops	urt is satisfied with your reasons, you must sive a briefing within 30 days after you file. st file a certificate from the approved along with a copy of the payment plan you ed, if any. If you do not do so, your case dismissed.	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.
	ension of the 30-day deadline is granted cause and is limited to a maximum of 15	Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
☐ I am not credit c	t required to receive a briefing about ounseling because of:	☐ I am not required to receive a briefing about credit counseling because of:
☐ Inca	pacity. I have a mental illness or a menta deficiency that makes me incapable of realizing or making rational decisions about finances.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
🔲 Disa	bility. My physical disability causes me	Disability. My physical disability causes me

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

☐ Active duty. I am currently on active military

to be unable to participate in a

briefing in person, by phone, or

duty in a military combat zone.

reasonably tried to do so.

through the internet, even after I

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Debtor 1

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First Name	Middle Name		Last Name	

Case number (if known)

No. Go to line 16b. Per year. Go to file 17.	. What kind of debts do you have?		ly consumer debts? Consum Il primarily for a personal, family,	ner debts are defined in 11 U.S.C. § 10 or household purpose."	1(8)	
money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. No. 1 am not filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? No. 1 am not filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? No. 1 am not filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? No. 1 am not filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? No. 1 am not filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? No. 1 am not filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors. No. 1 am not filing under Chapter 7. Do you estimate that 1 funds will be available to distribute to unsecured creditors. No. 1 am not filing under Chapter 7. In the funds will be available to distribute to unsecured creditors. No. 1 am not filing under Chapter 7. In a funds will be available to distribute to unsecured creditors. No. 1 am not filing under Chapter 7. In a funds will be available to distribute to unsecured creditors.	you have:					
Yes. Go to fine 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under Chapter 7. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under Chapter 7. 16c. State the type of debts you owe that are not consumer debts or business debts. 18. Are you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditions administrative expenses are paid that funds will be available to distribute to unsecured creditions to u					btain	
17. Are you filing under Chapter 7? 27 No. 1 am not filing under Chapter 7. Go to line 18. Yes 1 am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? Yes 1 am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? Yes 1 - 49						
Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? 18. How many creditors do you estimate that you owe? 19. How much do you estimate that you owe? 19. How much do you estimate that you owe? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be? 19. How much do you loon. 20. Soo.,000.1. Sto.,000 20. Sto.,000.001. Sto. million 20. How much do you loon. 20. Sto.,000.001. Sto.,000.001. Sto. million 20. Sto.,000.001. Sto. million 20. Sto.,000.001. Sto.,000.001. Sto. million 20. Sto.,000.001. Sto.,000.00		16c. State the type of debts you	owe that are not consumer debts	s or business debts.		
any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditions administrative expenses are paid that funds will be available for distribution to unsecured creditors? 18. How many creditors do you estimate that you owe? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your liabilities to be? 10. How much do you estimate your liabilities to be? 10. How much do you estimate your liabilities to be? 10. How much do you estimate your liabilities to be? 10. How much do you estimate your liabilities to be? 10. How much do you estimate your liabilities to be? 11. How estimate your liabilities to be? 12. Sign Below 13. Sign Below 14. Sign Below 15. Sign Below 16. Line examined this petition, and I declare under penalty of perjury that the information provided is tructored. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). 1. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in with a bankrupty ocase can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.		No. I am not filing under Ch	apter 7. Go to line 18.	enggan, wan ara samung gang ang ara samung an mang an mang an mang ang ang ang ang ang ang ang ang ang	Stantistica (bara water zaweza) we	
you estimate that you owe? 100-199	any exempt property is excluded and administrative expenses are paid that funds will be available for distribution	administrative expenses No	er 7. Do you estimate that after ar s are paid that funds will be avail	ny exempt property is excluded and able to distribute to unsecured creditors	s?	
estimate your assets to be worth? \$50,001-\$100,000	you estimate that you owe?	50-99 100-199	5,001-10,000	50,001-100,000		
estimate your liabilities to be? \$50,001-\$100,000	estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 million \$50,000,001-\$100 million	n \$10,000,000,001-\$50	illion	
I have examined this petition, and I declare under penalty of perjury that the information provided is tru correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11 of title 11, United States Code. I understand the relief available under each chapter, and I choose to prunder Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud ir with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. § 152, 1341, 1519, and 3571.	estimate your liabilities to be?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 million \$50,000,001-\$100 million	n	illion	
correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11 of title 11, United States Code. I understand the relief available under each chapter, and I choose to prunder Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud ir with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	TU7A Sign Below					
of title 11, United States Code. I understand the relief available under each chapter, and I choose to prunder Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud ir with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		• •	d I declare under penalty of perju	ury that the information provided is true	and	
this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud ir with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S. 9. \$8 152, 1341, 1519, and 3571.		of title 11, United States Code. I				
I understand making a false statement, concealing property, or obtaining money or property by fraud ir with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S. 2. \$152, 4341, 1519, and 3571.					ne fill out	
with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S. 9. 152, 4341, 1519, and 3571.		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
		with a bankruptcy case can resul	It in fines up to \$250,000, or impr nd 3571.		connection	
Signature of Debtor 2		Signature of Debtor 1	******	Signature of Debtor 2		

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				Case number (if known)				
FIFSE	Name	Middle Name	Last Name					
or your attorn presented by	y one	ou are	f, the attorney for the debtor(s) named in to proceed under Chapter 7, 11, 12, or 13 available under each chapter for which the the notice required by 11 U.S.C. § 342(b)	of title 11, United States Code, and person is eligible. I also certify the and, in a case in which § 707(b)(4)	ormed the id have ex nat I have)(D) applie	debtor(s) about eligibility plained the relief delivered to the debtor(s) es, certify that I have no		
an attorney ed to file thi	, you do		knowledge after an inquiry that the inform	ation in the scriedules filed with the Date	e peulion i	petition is incorrect.		
			Signature of Attorney for Debtor		MM /	DD /YYYY		
			Printed name					
			Firm name		ANTONIO ANTONI			
			Number Street		**************************************	W-0-10-10-10-10-10-10-10-10-10-10-10-10-1		
			City	State	ZIP Code			
			Contact phone	Email address				

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Debtor 1

First Name Middle Name Last Name Case number (if known)_____

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action consequences?	on with long-term financial and legal			
☐ No ☑ Yes				
Are you aware that bankruptcy fraud is a serious crime a inaccurate or incomplete, you could be fined or imprison	- · · · · · · · · · · · · · · · · · · ·			
No Yes				
Did you pay or agree to pay someone who is not an atto	orney to help you fill out your bankruptcy forms?			
Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
By signing here, I acknowledge that I understand the ris have read and understood this notice, and I am aware that attorney may cause me to lose my rights or property if I	hat filing a bankruptcy case without an			
X Mellon *				
Signature of Debto 1	Signature of Debtor 2			
Date 01/11/2016	Date MM / DD / YYYY			
Contact phone 773-941-6475	Contact phone			
Cell phone	Cell phone			
Email address a Shorry Skeltorako	Email address			

Case 16-00847 Doc 1 Filed 01/12/16 Entered 01/12/16 11:32:11 Fill in this information to identify the case: Debtor 1 Sketton Debtor 2 (Spouse, if filing) First Name Middle Name Lest Name United States Bankruptcy Court for the: MOVHOV District of (State) Case number (If known) Official Form 423	Desc Petition
Certification About a Financial Management Course	12/15
If you are an individual, you must take an approved course about personal financial management if: you filed for bankruptcy under chapter 7 or 13, or you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply. In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).	
After you finish the course, the provider will give you a certificate. The provider may notify the court that you have if the provider does not notify the court, you need not file this form. If the provider does not notify the court, then De each file this form with the certificate number before your debts will be discharged.	
If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of co § 341 of the Bankruptcy Code.	reditors under
If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plabefore you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. F	
In some cases, the court can waive the requirement to take the financial management course. To have the requirement	
Part 1: Tell the Court About the Required Course	
I completed an approved course in personal financial management: Date I took the course Name of approved provider Certificate number	ing
I am not required to complete a course in personal financial management because the court has granted waiver of the requirement based on (check one):	i my motion for a
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making about finances.	rational decisions
Disability. My physical disability causes me to be unable to complete a course in personal financial man by phone, or through the internet, even after I reasonably tried to do so.	agement in person,
Active duty. I am currently on active military duty in a military combat zone.	
Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined approved instructional courses cannot adequately meet my needs.	ned that the
Part 2: Sign Here	
I certify that the information I have provided is true and correct. Signature of debtor named on certificate Official Form 400)

Official Form 423

Certification About a Financial Management Course

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Debtor 2 (Spouse, if filing) First Name United States Bankruptcy Court for the Middle Name	Last Name Last Name	
Case number	Check if the amended	
(If known)		9
Official Form 106E/F	//	
Schedule E/F: Creditors W	ho Have Unsecured Claims	12/15
List the other party to any executory contracts or un A/B: Property (Official Form 106A/B) and on Scheducreditors with partially secured claims that are liste		<i>ile</i> de any
Do any creditors have priority unsecured claims No. Go to Part 2. Yes.	against you?	
each claim listed, identify what type of claim it is. If a nonpriority amounts. As much as possible, list the c	editor has more than one priority unsecured claim, list the creditor separately for each claim a claim has both priority and nonpriority amounts, list that claim here and show both priority laims in alphabetical order according to the creditor's name. If you have more than two prior art 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.	and and
(i of all explanation of each type of claim, see the in	Total claim : Priority No	npriority
2.1 Sontander Pigity Creptor's Name POTHS	Last 4 digits of account number 1000 20/95. \$1,386. \$	ount
Number 1 Stepet 1 X 15265	As of the date you file, the claim is: Check all that apply.	
City State ZIP Code	☐ Contingent	
Who incurred the debt? Check one.	Unliquidated Disputed	
Debtor 1 only		
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:	
At least one of the debtors and another	Domestic support obligations Taxes and certain other debts you owe the government	
☐ Check if this claim is for a community debt	Claims for death or personal injury while you were	•
Is the claim subject to offset?	intoxicated	
⊠No Des	Other. Specify	
2.2 CHUC DICO Priority Creditoris Name	Last 4 digits of account number 3 1 80 s&de26 \$ 8 por 2 4	6
Number Street	777	
Chicago Ti Carrotte	As of the date you file, the claim is: Check all that apply. Contingent	1
City State ZIP Code	Unliquidated	To see a
Who incurred the debt? Check one.	☐ Disputed	
Debtor 1 only	Type of PRIORITY unsecured claim:	
Debtor 2 only Debtor 1 and Debtor 2 only	Domestic support obligations	<u> </u>
At least one of the debtors and another	Taxes and certain other debts you owe the government	
☐ Check if this claim is for a community debt	☐ Claims for death or personal injury while you were intoxicated	
is the claim subject to offset? No	Other. Specify	P TO ALL PROPERTY AND A PARTY OF THE PARTY O

Case number (if known) Debtor 1 Part 1: Your PRIORITY Unsecured Claims — Continuation Page Total claim Priority Nonpriority After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. amount amount Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only ☐ Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were intoxicated ☐ Check if this claim is for a community debt Other, Specify Is the claim subject to offset? No. Yes Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated ZIP Code Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only ■ Domestic support obligations Debtor 1 and Debtor 2 only ☐ Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury white you were intoxicated ☐ Check if this claim is for a community debt Other, Specify is the claim subject to offset? X No Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Who incurred the debt? Check one. Debtor 1 only Type of PRIORITY unsecured claim: Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were intoxicated ☐ Check if this claim is for a community debt Other. Specify is the claim subject to offset? St No Yes

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Doc 1

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Debtor 1

Lash	ona	OKC	Hon	ay
First Name	Middle Name	Last Name	•	

Case number (if known)	
Lase Hulliudi (fikhown)	

P	rt 2:	List All of Your NONPRIORITY Unsecured Claims		
3.		r creditors have nonpriority unsecured claims against you? You have nothing to report in this part. Submit this form to the		
4.	nonprio include	of your nonpriority unsecured claims in the alphabetical or trity unsecured claim, list the creditor separately for each claim. d in Part 1. If more than one creditor holds a particular claim, lis fill out the Continuation Page of Part 2.	For each claim listed, identify what type of claim it is. Do not	list claims already
.1] C	Aptal One Bonll Wind P.O. Box 30281	Last 4 digits of account number 3235 When was the debt incurred?	* 245
		STICAKECITY, UT SHI30	As of the date you file, the claim is: Check all that apply.	
	De	incurred the debt? Check one. ebtor 1 only ebtor 2 only	Unliquidated Disputed	
	☐ At	ebtor 1 and Debtor 2 only least one of the debtors and another neck if this claim is for a community debt	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	
		claim subject to offset?	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
.2		orter-ling m	Last 4 digits of account number 4044 When was the debt incurred?	s 545
	City	Street IS, GA 30013 State State State	As of the date you file, the claim is: Check all that apply.	
	Ū k oe	incurred the debt? Check one. abtor 1 only abtor 2 only	☐ Unliquidated ☐ Disputed	:
	De De	abtor 1 and Debtor 2 only least one of the debtors and another neck if this claim is for a community debt	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Is the		Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
1.3		HE GIVOUP 2091 February Pkuaj	Last 4 digits of account number 4408 When was the debt incurred?	<u> 721</u>
	City	rectar Falls IA SOOB	As of the date you file, the claim is: Check all that apply. Contingent	
	A De	incurred the debt? Check one. abtor 1 only abtor 2 only	Unliquidated Disputed	
	De De	ebtor 1 and Debtor 2 only least one of the debtors and another	Type of NONPRIORITY unsecured claim: Student loans	
			 Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 	

Case number (# kno Debtor 1 Your NONPRIORITY Unsecured Claims — Continuation Page Part 2: Total claim After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. ☐ Contingent Unliquidated Who incurred the debt? Check one ☐ Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts is the claim subject to offset? Other, Specify___ **∆**KNo ☐ Yes Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Who incurred the debt? Check one. ☐ Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans and other similar debts Is the claim subject to offset? Other, Specify Mo No ☐ Yes Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify_ Is the claim subject to offset? CONO. Yes

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Debtor 1

Las	hona	CS	Kelton
First Name	Middle Name	Last Name	

Case number (# known)

Part 3: List Others to Be Notified About a Debt That You Already Listed

example 2, then	Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional credit ors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.			
Name	bt Ra	coverys	Soluti	On which entry in Part 4 or Part 2 did you list the original creditor?
90	ONWER	nots O	MATE	Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number	Street	11000		Part 2: Creditors with Nonpriority Unsecured Claims
WE	SHOURY	My Co	2508	Last 4 digits of account number 5352
City		State	ZIP Code	
Name				On which entry in Part 1 or Part 2 did you list the original creditor?
				Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number	Street	***************************************		Part 2: Creditors with Nonpriority Unsecured Claims
City		State	ZIP Code	Last 4 digits of account number
<u> </u>				On which entry in Part 1 or Part 2 did you list the original creditor?
Name				Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number	Street			Part 2: Creditors with Nonpriority Unsecured
				Claims
				Last 4 digits of account number
City	C New Thomas Control of the Control	State State	ZIP Code	
Name				On which entry in Part 1 or Part 2 did you list the original creditor?
Ivame				Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number	Street			☐ Part 2: Creditors with Nonpriority Unsecured
				Claims
				Last 4 digits of account number
City		State	ZIP Code	
				On which entry in Part 1 or Part 2 did you list the original creditor?
Name				Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number	Street	· · · ·		Part 2: Creditors with Nonpriority Unsecured
				Claims
				Last 4 digits of account number
City		State	ZIP Code	Last 4 digits of account number
***************************************	***************************************			On which entry in Part 1 or Part 2 did you list the original creditor?
Name				Lineof (Check one): Part 1: Creditors with Priority Unsecured Claims
Number	Street			Part 2: Creditors with Nonpriority Unsecured
				Claims
***************************************				Last 4 digits of account number
City		State	ZIP Code	ERST T VIGID OF BOODURE HUMBS!
Name		······································		On which entry in Part 1 or Part 2 did you list the original creditor?
149110				Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number	Street			Part 2: Creditors with Nonpriority Unsecured
				Claims
				Last 4 digits of account number
City		State	ZIP Code	Last 4 digns of account number

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Debtor 1

Lasi	homa	CSI	celton	ļ
First Name	Middle Name	Last Name	•	

Case number (if known)

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims	6a. Domestic support obligations	6a. <u>\$38,727.8</u> 5
from Part 1	6b. Taxes and certain other debts you owe the government	6b. \$
	6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + s
	6e. Total. Add lines 6a through 6d.	6e. 38,727.85
		Total claim
Total claims from Part 2	6f. Student loans	6f. \$2,935
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. s
	 Other. Add all other nonpriority unsecured claims. Write that amount here. 	6i. + <u>\$ 2,935</u>

6j. Total. Add lines 6f through 6i.